

Amendments to the Specification:

Please amend the paragraph beginning on line 18 of page 34 as follows:

FIG. 8. shows an embodiment of software components for assigning requests (e.g., claims) to investigators. While FIGs 8-21 show embodiments in which the request is an insurance claim, FIGs 8-21 may also be applied to other requests (e.g., checks and loans). In various embodiments, rules 803 may be used to analyze fraud potential indicators (717, 719, 721) assigned to a claim. In some embodiments, the fraud potential indicators may also be combined (e.g., by adding) and/or weighted according to rules 803. In some embodiments, rules 803 may be used by an assignment and referral component 801 to assign a claim to an SIU 805. For example, rules may analyze whether one or more fraud potential indicators (or the combined and/or weighted fraud potential indicator) are above a certain threshold to assign the claim to the SIU. In some embodiments, the rules 803 may be used to assign a claim to an investigator 807 (e.g., if the fraud potential indicator(s) indicate a smaller likelihood of the claim being fraudulent than claims to be assigned to the SIU). In some embodiments, the claim may be assigned to an adjuster 809 for review. In various embodiments, if the fraud potential indicator(s) are not above a certain threshold (or are below a defined threshold), the claim may be assigned to routine claim handling 811. In some embodiments, if the fraud potential indicator(s) are low enough (e.g. negative) the claim may be paid 813 without further handling. In some embodiments, when a claim is referred for review, as in actions 805, 807, and 809, assignment and referral component 801 may notify at least one claims adjuster or an SIU investigator by e-mail of the status of the claim. In some embodiments, a user that has defined a custom profile relevant to a claim may be notified by e-mail.

Please amend the paragraph beginning on line 11 of page 40 as follows:

FIG. 16 illustrates an embodiment of a screen shot of a manager notebook window with rejected tab 1411 selected. In some embodiments, with the assigned tab 1409 selected, the user may be allowed to see information including the claimant's last name 1601, claimant's first name 1603, rejected date 1627, and claim status 1629. Other information may include the total claims rejected 1637. In some embodiments, if rejected tab 1411 is selected, the user may reject a claim. In certain embodiments, a Reject Reason dialog box may appear to allow the user to enter a reason why the claim was rejected. In some embodiments, a user may select from preformed reasons (e.g., Invalid BRE Score, Invalid ISE Score, Invalid PME Score, Low Score, Insufficient data, lack of evidence, manpower, no fraud, and liability). In some embodiments, pressing rejected tab 1411 may bring up a screen with rejected claims. For example, claims may be rejected manually by a claims adjuster, an investigator, or rejected automatically (e.g., if the score for the claim exceeds a threshold). Other reasons for rejecting a claim are also contemplated. In some embodiments, a rejected claim may be activated and assigned. In various embodiments, claims may be selected using the check boxes in Selection column 1633. In some embodiments, settings may be adjusted to adjust the number of days of rejected claims shown. In some embodiments, a rejected by column may display who rejected a claim. In some embodiments, FCO 1605, claim number 1607, loss date 1609, score date 1611, PME score 1619, ISE score 1621, and BRE score 1623 may be shown for each claim. In addition, in some embodiments, rejected reason 1625 may be displayed for each claim. In certain embodiments, the reason may be system generated or person generated. In various embodiments, the investigation status and whether the claim has been closed may also be displayed. In some embodiments, assign graphical component 1631 may be pressed to assign selected claims (e.g., using selection column 1633 to assign rejected

claims). Other information may also be displayed (e.g., name of the regional manager 1635 and total number of claims displayed).